

Information to identify the case:			
Debtor 1	James G. Martis		
	First Name	Middle Name	Last Name
Debtor 2	Cheryl A. Martis		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	14-23893-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James G. Martis

Cheryl A. Martis

3/25/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James G. Martis
Cheryl A. Martis
DebtorsCase No. 14-23893-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 47

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

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+James G. Martis, Cheryl A. Martis, 1614 Irey Street, Monongahela, PA 15063-1129
+Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
U.S. Bank Trust National Association, not in its i, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
+Allied Data Corporation, 13111 Westheimer Suite 400, Houston, TX 77077-5547
+Associated Credit Services, 105B South Street, P.O. Box 9100, Hopkinton, MA 01748-2206
+CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374
+Carol Township, c/o Timothy A. Matesich, 104 Maple Avenue, Monongahela, PA 15063-1134
+Carol Township, c/o Washington Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4432
Carroll Township, c/o Pa.M.S., 336 Delaware Ave., Dept. P-CA, Oakmont, PA 15139-2138
Carroll Twp., c/o Pa.M.S., 336 Delaware Ave., Dept. W-44, Oakmont, PA 15139-2138
+Chesapeake Appalachia LLC, 6100 N. Western Avenue, Oklahoma City, OK 73118-1044
+Citibank, N.A., as trustee for CMLTI Asset Trust, C/O Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
+FMCI Mass Market, P.O. Box 3243, Bloomington, IL 61702-3243
Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
Jefferson Regional Medical Center, P. O. Box 3475, Toledo, OH 43607-0475
+LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
+OSPTA, 625 Lincoln Ave., Charleroi, PA 15022-2451
+PDL Technologies, P.O. Box 140, Box Elder, MT 59521-0140
+Pittsburgh Bone & Spine, PO Box 645038, Pittsburgh, PA 15264-5038
+Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
+Ringgold School District (Carroll Township), Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
+Ringold School District, c/o Timothy A. Matesich, 104 Maple Avenue, Monongahela, PA 15063-1134
+Ringold School District, Keystone Collections, c/o Kratzenberg & Lazzaro, 546 Wendel Road, Irwin, PA 15642-7539
+Ringold School District, c/o Portnoff Law Associates, P.O. box 3020, Norristown, PA 19404-3020
Security Credit Services, 2623 West Oxford Loop, Oxford, MS 38655-5442
+Stern & Associates, 415 N. Edgeworth Street, Greensboro, NC 27401-2071
U.S. Bank Trust National Association,, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
+Washington County, 100 West Beau Street, Attn: Francis King, County Treasurer, Washington, PA 15301-4432
+Washington County Tax Claim Bureau, 100 West Beau Street Ste. 205, Washington, PA 15301-4483

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 26 2020 04:53:18 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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+EDI: AFNIRECOVERY.COM Mar 26 2020 07:28:00 AFNI, 404 Brock Drive, P.O. Box 3517, Bloomington, IL 61702-3517
EDI: HFC.COM Mar 26 2020 07:28:00 Beneficial Mortgage Co. of Pennsylvania, P. O. Box 5233, Carol Stream, IL 60197-5233
+E-mail/Text: bdsupport@creditmanagementcompany.com Mar 26 2020 04:55:06 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
EDI: ECMC.COM Mar 26 2020 07:28:00 ECMC, P.O. Box 75906, Saint Paul, MN 55175
EDI: ECMC.COM Mar 26 2020 07:28:00 ECMC, P.O. Box 75906, Saint Paul, MN 55175-0848
EDI: ECMC.COM Mar 26 2020 07:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
+E-mail/Text: bankruptcy@fncbinc.com Mar 26 2020 04:51:15 First National Collections Bureau, 610 Waltham Way, Sparks, NV 89437-6695
EDI: RMSC.COM Mar 26 2020 07:28:00 Greentree Servicing, LLC, 7360 South Kyrene Road, Tempe, AZ 85283-4583
+EDI: HFC.COM Mar 26 2020 07:28:00 HFC, P.O. Box 3425, Buffalo, NY 14240-3425
+EDI: HFC.COM Mar 26 2020 07:28:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
+EDI: IIC9.COM Mar 26 2020 07:28:00 IC Systems Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
EDI: IRS.COM Mar 26 2020 07:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
+EDI: LTDFINANCIAL.COM Mar 26 2020 07:28:00 LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
EDI: AIS.COM Mar 26 2020 07:28:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
+E-mail/Text: csc.bankruptcy@amwater.com Mar 26 2020 04:56:00 PA American Water, P.O. Box 578, Alton, IL 62002-0578

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Mar 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13928918 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 26 2020 04:53:18 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13944607 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 26 2020 04:53:18
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BENEFICIAL CONSUMER DISCOUNT COMPANY
cr HSBC Mortgage Services
cr LSF9 Master Participation Trust, by Caliber Home L
cr U.S. Bank Trust National Association, not in its i
cr* +Citibank, N.A., as trustee for CMLTI Asset Trust, c/o Fay Servicing, LLC,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
cr* +Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
Norristown, PA 19404-3020
13928920* +PDL Technologies, PO Box 140, Box Elder, MT 59521-0140
13928900 ##+Carroll Township Sewage Authority, P.O. Box 661, Donora, PA 15033-0661
TOTALS: 4, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor James G. Martis chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo
ga@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Joint Debtor Cheryl A. Martis chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo
ga@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-ste
inberg.com
Elizabeth Lamont Wassall on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY
pabk@logs.com, ewassall@logs.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3
bkgroup@kmlawgroup.com
James P. Valecko on behalf of Creditor LSF9 Master Participation Trust, by Caliber Home Loans,
Inc., solely in its capacity as servicer jvalecko@weltman.com, PitEcf@weltman.com
James R. Wood on behalf of Creditor Ringgold School District jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmechf@chapter13trusteeudpa.com
Stuart P. Winneg on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY swinneg@udren.com,
cblack@udren.com
Stuart P. Winneg on behalf of Creditor HSBC Mortgage Services swinneg@udren.com,
cblack@udren.com

TOTAL: 10